

**Information to identify the case:**

Debtor 1	<u>Gloriann M. Walker</u>	Social Security number or ITIN	xxx-xx-6856
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-11058-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gloriann M. Walker  
aka Gloriann Marie Walker, aka Gloria A Walker

1/29/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gloriann M. Walker  
Debtor

Case No. 18-11058-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 29, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recip ID	Recipient Name and Address
db	+ Gloriann M. Walker, 275 Hazlitt Way, Somerset, NJ 08873-4939
517283677	+ Carriage Homes at Quailbrook HOA, c/o Hill Wallack LLP, 21 Roszel Road, Po Box 5226, Princeton, NJ 08543-5226
517383818	+ Carriage Homes at Quailbrook Homeowners, Association, Inc., c/o Hill Wallack LLP, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
517283681	+ OC5 , LLC / US Bank Cust for PC5, 50 South 16th Street, Suite 2050, Philadelphia, PA 19102-2516
517283682	+ Sequoia Investments, PO Box 5600, Woodbridge, NJ 07095-0988
517283684	+ Trident Asset Management, 53 Perimeter Center East, Suite 440, Atlanta, GA 30346-2230

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 29 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 29 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517283676	+ EDI: CAPITALONE.COM	Jan 30 2024 01:35:00	Capital One Bank USA, Po Box 30261, Salt Lake City, UT 84130-0261
517323454	Email/Text: bankruptcy@glslc.com	Jan 29 2024 20:47:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
517283679	Email/Text: bankruptcy@glslc.com	Jan 29 2024 20:47:00	Global Lending Services, PO Box 10437, Greenville, SC 29603
517283680	EDI: NAVIENTFKASMSERV.COM	Jan 30 2024 01:35:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
517335448	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jan 29 2024 20:47:00	Navient Solutions, LLC on behalf of, Great Lakes Higher Education, Guaranty Corp., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
517332369	+ EDI: PRA.COM	Jan 30 2024 01:35:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517286547	^ MEBN	Jan 29 2024 20:47:01	Orion Portfolio Services, LLC, 10375 Old Alabama Rd Conn., Suite 302, Alpharetta, GA 30022-1119
517283683	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 29 2024 20:48:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
517298115	+ EDI: AIS.COM	Jan 30 2024 01:38:00	T Mobile/T-Mobile USA Inc, by American

District/off: 0312-3  
Date Rcvd: Jan 29, 2024

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 18

517423198

Email/Text: BKSPSElectronicCourtNotifications@spservicing.com  
Jan 29 2024 20:48:00

InfoSource LP as agent, 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901

U.S. Bank, N.A., successor trustee, c/o Select  
Portfolio Servicing, Inc., P.O. Box 65250, Salt  
Lake City, UT 84165-0250

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Select Portfolio Servicing, Inc., as servicer for, FEIN, SUCH, KAHN & SHEPARD, P.C.
517283678	##+	First Credit Services, 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders ajennings@raslg.com
Andrew M. Lubin	on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005-FR1, Asset-Backed Certificates Series 2005-FR1 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Bruce C. Truesdale	on behalf of Debtor Gloriann M. Walker brucectruesdalepc@gmail.com bctpccf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Global Lending Services LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Carriage Homes at Quailbrook Condominium Association Inc. eak@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
Michael J. Milstead	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005 bkecf@milsteadlaw.com, bkecf@milsteadlaw.com
Michael J. Milstead	

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jan 29, 2024

Form ID: 3180W

Total Noticed: 18

on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005-FR1, Asset-Backed Certificates Series 2005-FR1 bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

Michael M Khalil

on behalf of Debtor Gloriann M. Walker mkhalilecf@gmail.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005 bankruptcy@fskslaw.com

Roger Fay

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005 rfay@alaw.net, bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005-FR1, Asset-Backed Certificates Series 2005-FR1 rfay@alaw.net, bkecf@milsteadlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14